

## Old Age, Disability, Death

First law: 1958.

Current laws: 1985 and 1994.

Type of program: Social insurance system.

**Exchange rate:** U.S.\$1.00 equals 1,275 francs.

### Coverage

Employed persons.

### Source of Funds

**Insured person:** 2.5% of earnings.

**Employer:** 4% of payroll.

**Government:** None.

Maximum earnings for contribution and benefit purposes: 400,000 francs a month.

(Disability pensions financed through sickness insurance.)

### Qualifying Conditions

**Old-age pension:** Age 55 (payable at age 50 if unable to work, or with 5%-10% reduction for each year under age 55) with 15 years of contributions. Retirement from gainful activity necessary.

**Disability pension:** Loss of 2/3 of working or earning capacity. Enrollment in insurance and 26 days or 120 hours of employment in last 3 months (waived for currently employed workers if incapacity is due to accident or infectious disease).

**Survivor pension:** Deceased was pensioner or in insured employment at death.

### Old-Age Benefits

**Old-age pension:** About 2% of base earnings times years of insurance, according to point system (credit given for periods of incapacity). Maximum years counted, 30.

### Permanent Disability Benefits

**Disability pension:** 50% of average earnings, if totally disabled.

Constant-attendance supplement: 20% of pension.

Partial disability: Pension proportionate to loss of earning capacity.

Maximum: 30% of earnings.

### Survivor Benefits

**Survivor pension:** 50% of pension paid or accrued to insured, if age 50 or caring for child; any age if widow of old-age pensioner.

Orphans: 20% of pension of insured for each full orphan.

Maximum for all orphans: 100% of pension.

Funeral grant: Lump sum of 90 days' earnings.

Minimum: 250 francs.

### Administrative Organization

Ministry of Social Affairs, and Women's and Children's Welfare, general supervision.

National Social Security Fund, administration of program; managed by administrative council.

Type of program: Social insurance system. Cash and medical benefits.

### Coverage

Employed persons.

### Source of Funds

**Insured person:** 2.5% of earnings.

**Employer:** 4% of payroll (includes 1% for maternity benefits).

**Government:** None.

Maximum earnings for contribution and benefit purposes: 400,000 francs a month.

### Qualifying Conditions

**Cash sickness and medical benefits:** 3 months of enrollment and 26 days of employment during last 3 months (waived for currently employed workers if incapacity due to accident or infectious disease).

**Cash maternity benefits:** Paid under Family Allowances, below.

### Sickness and Maternity Benefits

**Sickness benefit:** 50% of average daily earnings.

Payable after 8-day waiting period for up to 13 weeks; extended to 26 weeks if enrolled for insurance at least 1 year and 250 days of employment during last 12 months. (Labor code requires employer to pay full wages during waiting period.) Maximum duration of benefits: 3 years in case of permanent condition.

**Maternity benefit:** Paid under Family Allowances, below.

### Workers' Medical Benefits

**Medical benefits:** Service benefits provided by doctors, hospitals, and druggists paid directly by Fund.

Benefits available only after 8-day waiting period during which employer and worker must share medical care costs equally.

Includes general and specialist care, surgery, hospitalization, maternity care, drugs (reimbursed at 70%, if costly disease 100%), appliances, laboratory services, and transportation.

### Dependents' Medical Benefits

**Medical benefits for dependents:** Same as for insured.

### Administrative Organization

Ministry of Social Affairs, and Women's and Children's Welfare, general supervision.

National Social Security Fund, administration of program.

## Work Injury

First law: 1932.

Current laws: 1946, 1960 and 1994.

Type of program: Social insurance system.

### Coverage

Employed persons.

### Source of Funds

**Insured person:** None.

**Employer:** 4% of payroll.

## Sickness and Maternity

First law: 1960.

Current laws: 1985 and 1994.

**Government:** None.

Maximum earnings for contribution and benefit purposes: 400,000 francs a month.

### Qualifying Conditions

**Work-injury benefits:** No minimum qualifying period.

### Temporary Disability Benefits

**Temporary disability benefit:** 50% of earnings for first 28 days; thereafter, 66-2/3%. Payable from day after injury until recovery or certification of permanent disability.

### Permanent Disability Benefits

**Permanent disability pension:** For total disability, 100% of average earnings.

Partial disability: Average earnings multiplied by 1/2 the degree of incapacity for the portion of disability between 10% and 50%, and by 150% of the degree of incapacity for the portion above 50%. (Converted to lump sum if disability is 10% or less.)

### Workers' Medical Benefits

**Medical benefits:** Medical and surgical care, hospitalization, drugs, appliances, rehabilitation, and transportation.

### Survivor Benefits

**Survivor pension:** 30% of earnings of insured; payable to widow or dependent widower. Orphans: 15% of earnings each for 1st and 2nd orphan, 10% for each other up to age 16 (20 if student); 20% for each full orphan. Dependent relatives: 10% of earnings each, up to 20%. Maximum survivor pensions: 85% of earnings.

Funeral grant: Lump sum of 90 days' earnings.

Minimum: 250 francs.

### Administrative Organization

Ministry of Social Welfare, and Women's and Children's Welfare, general supervision.

National Social Security Fund, administration of program.

Parent must have been enrolled for insurance during past month and be currently working 18 days a month (unless a social insurance beneficiary).

**Cash maternity benefits:** Woman is in insured employment.

### Family Allowance Benefits

**Family allowances:** 1,500 francs a month for each child through the 10th.

**Maternity benefit:** 100% of earnings. (Labor code requires employer to pay half.)

Payable for up to 6 weeks before and 8 weeks after confinement.

### Administrative Organization

Ministry of Social Affairs, and Women's and Children's Welfare, General Supervision.

National Social Security Fund, administration of program.

## Family Allowances

First law: 1956.

Current laws: 1985 and 1994.

Type of program: Employment-related system.

### Coverage

Employed persons subject to the Labor Code who are covered under social insurance.

### Source of Funds

**Insured person:** None.

**Employer:** 6% of payroll.

**Government:** None.

Maximum earnings for contribution purposes: 300,000 francs a month.

### Qualifying Conditions

**Family allowances:** Child must be under age 17.